

4. I have personal knowledge of the fact that MF owns Moore's former GE Money Bank account by virtue of my work at MCM and my review of MCM's records applicable to Moore's debt.

5. Filed under seal as Murphy-Moore Ex. A and Bates stamped MCM-0892 to MCM-0941 is a true and correct copy, with certain redactions to protect proprietary information, of the Forward Flow Receivables Purchase Agreement and supporting schedules evidencing the purchase of a portfolio of charged-off by MF, from GE Money Bank.

6. Moore's delinquent GE Money Bank debt obligation was included in the portfolio of charged-off debts transferred pursuant to Murphy-Moore Ex. A.

7. The information pertaining to this portfolio of charged-off debts was transferred to MCM in a computerized form through a media file containing the information applicable to each of the charged-off debts.

8. Attached hereto as Murphy-Moore Ex. B and Bates stamped MCM-0365 is a true and correct copy, with certain redactions made to protect Moore's privacy, of the information provided by General Electric Capital Corporation, GE Money Bank and Retailer Credit Services, Inc. pursuant to the Bill of Sale/Assignment of Accounts transferred on or about June 30, 2010 in connection with the sale of accounts from GE Money Bank to MF, identifying Moore's former GE Money Bank account as one of the purchased debts within the GE Money Bank portfolio of accounts that General Electric Capital Corporation, GE Money Bank and Retailer Credit Services, Inc. sold to MF.

9. After acquiring Moore's former GE Money Bank debt, acting on behalf of MF, MCM sent Moore an initial collection letter, on July 3, 2010, and another letter entitled "Pre-Legal Notification, on November 9, 2010. A true and correct copy of these letters, with certain

redactions to protect Moore's privacy, is attached hereto as Murphy-Moore Ex. C and Bates stamped MCM-0361 to MCM-0362 & MCM-0357 to MCM-0358.

10. Attached hereto as Murphy-Moore Ex. D and Bates stamped P&P #164 to P&P #167 is a true and correct copy of the Affidavit of Paula Hansen in Support of MF's Motion for Default Judgment against Moore, dated September 21, 2011, along with its Certificate of Conformity, supporting MF's effort to collect Moore's former GE Money Bank account.

Dated: Kent, Rhode Island
August 30, 2016

Xenia Murphy
Xenia Murphy
Midland Credit Management, Inc.

Sworn to before me this
30 day of August 2016

Bethany Kelley
Notary Public

